

WHAT IS CLAIMED IS:

5 an ATM network comprising a plurality of data  
terminals having cash dispensing capabilities, said ATM  
network providing a plurality of financial services to  
customers through said data terminals including cash  
withdrawals from customer banking accounts and transfers  
10 between customer accounts;

means for maintaining records corresponding to  
15 customer brokerage accounts;

means for buying and selling securities held on  
20 behalf of customers upon a request made with said data  
terminals.

25 evaluating current value of respective customer  
securities holdings based on said securities price  
information.

3. The system for performing brokerage and other financial services as set forth in claim 1 wherein said securities price information is obtained substantially in real time.

5        5. The system for performing brokerage and other financial systems as set forth in claim 1, further comprising means for cross referencing a security symbol with other information, including a security name, in response to a customer request.

receiving identification data from a user  
15 through an ATM and verifying said identification data  
based on stored records, said step including verifying  
that said brokerage system maintains a brokerage account  
on behalf of the user;

receiving selection data provided from a user through said ATM, said selection data indicating selection of a brokerage transaction option;

upon selection of said option to trade securities by the user, obtaining an order request from  
30 said user to trade a security held on behalf of the user and forwarding said order request for completion at an exchange at which said security is traded;

upon selection of said option to determine  
5 current value of a plurality of securities, obtaining a  
current value for a selected one of said plurality of  
securities and displaying said current value to the  
customer with said ATM; and

7. The method according to claim 6 wherein  
15 said securities include stocks, bonds, and mutual funds.

20                    9. The method according to claim 6 wherein  
said current value is provided substantially in real  
time.

11. The method according to claim 6 further includes the step of cross-referencing a security symbol with other information, including a security name, in response to a user request.

12. An integrated financial system comprising:  
an automated teller machine for providing a  
customer interface to the financial system, said  
automated teller machine including processor means, input  
5 means for receiving customer information from a customer,  
display means for displaying information to the customer,  
and a dispenser mechanism, wherein said processor means  
receives said customer information and controls said  
display and said dispensing mechanism;  
10 first communication means for remote  
transmission of first data from said automated teller  
machine;  
a front end processor system coupled to said  
first communication means, said front end processor  
15 system interpreting said first data from said automated  
teller machine and providing second data to said  
automated teller machine whereby said front end processor  
system controls a plurality of customer interactive  
processes implemented through said automated teller  
20 machine processor means;  
second communication means for transmission of  
third data from said front end processor system; and  
a brokerage system receiving said third data  
from said front end processor system through said second  
25 communications means and providing fourth data thereto,  
wherein said brokerage system maintains a record  
corresponding to a brokerage account, said record  
including indicia of number and type of securities held  
on behalf of the customer and wherein said brokerage  
30 system receives trade orders from the customer through  
said automated teller machine and said front end  
processor system and places orders to implement said  
orders.

13. An integrated financial system according  
35 to claim 12 further comprising a quotation system for

providing securities price information substantially in real time to the customer through said brokerage system, said front end processor system and said automated teller machine.

5                   14. An integrated financial system according to claim 13 further comprising means to compute a current value of securities held on behalf of a customer based on said securities price information, wherein said current value is displayed to the customer with said automated  
10 teller machine upon request of the customer.

15                   15. An integrated financial system according to claim 12 wherein said securities include stocks, bonds, and mutual funds.

15                   16. An integrated financial system according to claim 12 wherein said customer interactive processes include dispensing cash to a customer with said automated teller machine, displaying account balances with said automated teller machine, and requesting transfers between customer accounts.

20                   17. An integrated financial system according to claim 12 wherein said display means and said input means comprise a touch screen display.

25                   18. An integrated financial system according to claim 12 further comprising means for cross referencing a security symbol with other information, including a security name, in response to a customer request.

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